

Owners

26354 (05-94)
Issued 12-14-2010

INSURANCE COMPANY
6101 ANACAPRI BLVD., LANSING, MI 48917-3999

UMBRELLA POLICY DECLARATIONS

Effective 12-12-2010

AGENCY WESTERN DAKOTA INSURORS
10-0005-00 ML MKT TERR 036 (605) 642-2624

POLICY NUMBER 48-654-973-02

INSURED DONALD LINDSAY
MARGARET LINDSAY

Company Use 77-20-SD-1012

ADDRESS 521 HARMON ST
STURGIS SD 57785-2400

Company Bill	POLICY TERM	
	12:01 a.m. 12-12-2010	12:01 a.m. to 12-12-2011

FOR COMPANY/AGENCY USE ONLY

THE FOLLOWING ATTACHMENTS WERE ISSUED WITH THIS TRANSACTION

26029	(05-00)	26334	(11-92)	59154	(02-86)	26265	(03-86)	59325	(07-04)
26331	(09-91)	26043	(02-82)	26474	(09-02)	26348	(06-07)		

PREMIUM/COMMISSION RECAP
\$186.00 @ 15.0%

BILLING TYPE	COMPANY BILL - FULL PAY
BILLING ACCOUNT NUMBER	011956897
INSURED COPY MAILED TO	INSURED
TRAILBACK DATE	12-14-2010
TRAX NUMBER	01015 AGENT KEYED ENTRY

A GUIDE TO YOUR POLICY

INSURING AGREEMENT	Page 1
DEFINITIONS	Page 1
COVERAGES	Page 3
EXCLUSIONS	Page 3
CONDITIONS	Page 4

INSURING AGREEMENT

We agree to provide insurance subject to all the terms of this policy. In return, you must pay the premium and comply with all the policy terms.

[This policy applies to personal injury and property damage which occur during the policy period as shown in the Declarations. The limits of our liability and the premium are also shown in the Declarations.]

DEFINITIONS

To understand this policy, you must understand what we mean when we use these words:

"You" or "your" means the person named in the Declarations and his or her spouse if living in the same household.

"We", "us" or "our" means the Company providing this insurance.

"Automobile" means:

(a) a land motor vehicle, trailer or semi-trailer designed for travel on public roads; and

(b) any attached machinery or equipment;

but "automobile" does not mean, except when towed or carried on an automobile, any of the following:

(a) a utility, boat, camp or home trailer;

(b) a recreational vehicle;

(c) a crawler or farm type tractor or farm implement; or

(d) if not subject to motor vehicle registration, any equipment which is designed for use principally off public roads.

"Business" means a trade, profession or occupation other than farming.

"Business Property" means property:

(a) on which business is conducted;

(b) rented in whole or in part to others; or

(c) held for such rental.

"Insured" means you and also:

(a) A relative, except with respect to aircraft or watercraft. However, any use of a nonowned auto, other than a temporary substitute auto, by a relative must be with the reasonable belief that such use is with, and within the scope of, the permission of the owner.

(b) Any person using an automobile or watercraft you own, hire or borrow and any person or firm liable for the use of such vehicle or craft. Any person using an aircraft you own. Actual use must be with the reasonable belief that such use is with, and within the scope of, your permission.

(c) A relative with respect to any aircraft you hire or borrow.